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From: Alma Cornwell [mailto:actexdiv@aol.com]

Sent: Wednesday, July 19, 2006 4:43 PM

To: Public Hearing

Subject: Wal Mart and Banking

Please write your message here. Take note of the style tips and talking points in the sidebar.

Dear Chairman Gruenberg,

I think allowing Wal-Mart to be able to open banks is a great idea. Wal-Mart has continued to serve the citizens with 24 hour stores. If not for Wal-Mart, I would have to leave work to do my shopping. Let Wal-Mart open banks. The market place will determine whether they will succeed or not.

Thank you,

Alma Cornwell